

EXHIBIT F

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins.	6. File Number	7. Loan Number:	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		EDELKIND	0714101352	

C. Note This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown, terms marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:

Linda Edelkind

E. Name & Address of Seller:

FINAL

F. Name & Address of Lender:

Fairmont Funding LTD. A New York Corp
1333 60th Street, 2nd fl.

Brooklyn, New York 11219-

G. Property Location:

940 Nantasket Avenue
Hull, Massachusetts 02045-

H. Settlement Agent:

McGonagle & McGonagle, Attorneys at Law

Place of Settlement:

227A Bunker Hill Street
Charlestown, Massachusetts 02129-

I. Settlement Date:

Wednesday
August 25, 2004

J. Summary of Borrower's Transaction

100. Gross Amount Due From Borrower	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	149,940.91
104. Washington Mutual	2,113,537.20
105. Wells Fargo	356,242.38
Adjustments for items paid by seller in advance	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109. Gordon & Ballickan	42,200.00
110. Keyspan	17,237.30
111. Town of Hull RE taxes	22,088.38
112. XL Lending Group	28,875.00
120. Gross Amount Due From Borrower	2,730,121.17

200. Amounts Paid By Or In Behalf Of Borrower

201. Deposit or earnest money	
202. Principal amount of new loan(s)	3,300,000.00
203. Existing loan(s) taken subject to	
204.	

205.

206.

207.

208.

209.

Adjustments for items unpaid by seller

210. City/town taxes to	
211. County taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	

220. Total Paid By/For Borrower 3,300,000.00

300. Cash At Settlement From/To Borrower

301. Gross Amount due from borrower (line 120)	2,730,121.17
302. Less amounts paid by/for borrower (line 220)	3,300,000.00

303. Cash ☐ From ☒ To Borrower 569,878.83

K. Summary of Seller's Transaction

400. Gross Amount Due To Seller	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	

Adjustments for items paid by seller in advance

406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	

420. Gross Amount Due To Seller

500. Reductions in Amount Due To Seller

501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	

505. Payoff of second mortgage loan

506.

507.

508.

509.

Adjustments for items unpaid by seller

510. City/town taxes to	
511. County taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	

520. Total Reduction Amount Due Seller

600. Cash At Settlement To/From Seller

601. Gross Amount due to seller (line 420)	
602. Less Reductions in amount due seller (line 520)	

603. Cash ☐ To ☐ From Seller 0.00

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate. Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all

charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.

Previous editions are obsolete

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form HUD-1 (3/86)
ref Handbook 4305.2